

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Adam K Minggia, II

Debtor

Case No. 18-10054-ref
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 2 Date Rcvd: Feb 14, 2018 Form ID: 3091 Total Noticed: 21

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018. db +Adam K Minggia, II, 632 Walnut Tree Drive, Blandon, PA 19510-9802 +FREDERICK L. REIGLE, Reading, PA 19606-0410 Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010. tr smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, smg Reading, PA 19601 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg 633 Court Street, Second Floor, Reading, PA 19601-4300 sma +Tax Claim Bureau, 14047389 KML Law Group, P.C., +Bayview Loan Servicing, LLC, 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312 Reading, PA 19610-2629 1200 N 7th St 3rd Floor, Harrisburg P O. box 354, Blandon, PA 19510-0354 1837 Squire Court, +Craig Holman, 14036315 14036317 +P H E A A/HCB. Attn: Bankruptcy, Harrisburg, PA 17102-1444 +Park Place Homeowners Association, 14036318 14036319 Reading Fire and Water, 48 Wingco Lane, Reading, PA 19605 14036320 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: PHERBEIN@AOL.COM Feb 15 2018 01:56:52 PAUL H. HERBEIN, Paul H. Herbein, Attorney At Law, P.C., 2601 Centre Avenue, Reading, PA +E-mail/Text: robertsl2@dnb.com Feb 15 2018 01:57:13 Dun & Bradstreet, INC, sma 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2018 01:57:07 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2018 01:57:15 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 15 2018 01:57:10 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 14036314 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 15 2018 01:57:15 Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873 +E-mail/Text: bknotice@ercbpo.com Feb 15 2018 01:57:11 ERC/Enhanced Recovery Corp, 14036316 Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 +EDI: PRA.COM Feb 15 2018 01:48:00 Orion (Met-Ed), 14036949 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 14036618 +EDI: PRA.COM Feb 15 2018 01:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 9 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, aty* Reading, PA 19606-0410 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

PAUL H. HERBEIN on behalf of Debtor Adam K Minggia, II PHERBEIN@AOL.COM, herbeinlaw@gmail.com REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

TOTAL: 5

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	CERHUALE OF NOTICE	Faut 3 VI 4			
Information to	nformation to identify the case:				
Debtor 1	Adam K Minggia II	Social Security number or ITIN xxx-xx-2550			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Ban	skruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 1/4/18			
Case number: 1	8–10054–ref				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	514.14.11	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Adam K Minggia II	
2.	All other names used in the last 8 years		
3.	Address	632 Walnut Tree Drive Blandon, PA 19510	
4.	Debtor's attorney Name and address	PAUL H. HERBEIN Paul H. Herbein, Attorney At Law, P.C. 2601 Centre Avenue Reading, PA 19603	Contact phone (610) 921–4545 Email: PHERBEIN@AOL.COM
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/14/18

For more information, see page 2

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Debtor Adam K Minggia II

Case number 18–10054–ref

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		March 13, 2018 at 01:30 PM The meeting may be continued or adjourned to a later	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
		date. If so, the date will be on the court docket.		
8. Deadline to file a complaint to challenge dischargeability of certain debts: Property of the polymer of the		 dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under 	Filing deadline: 5/12/18	
		a complaint if you want to have a particular debt excepted from discharge under		
			n Filing deadline: 3/15/18	
			of Filing deadline: 7/3/18	
		not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 4/19/18 at 9:00 A Madison, 400 Washington Street, Reading, PA 19601		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	dress, you may file a motion asking the court to ar with United States bankruptcy law if you have	
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	hter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that	
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	